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<b>State:</b>	Arkansas	<b>Filing Company:</b>	National Life Insurance Company
<b>TOI/Sub-TOI:</b>	L08 Life - Other/L08.000 Life - Other		
<b>Product Name:</b>	NL ABR Informational		
<b>Project Name/Number:</b>	NL ABR Informational/NL ABR		

## Filing at a Glance

Company:	National Life Insurance Company
Product Name:	NL ABR Informational
State:	Arkansas
TOI:	L08 Life - Other
Sub-TOI:	L08.000 Life - Other
Filing Type:	Form
Date Submitted:	01/17/2013
SERFF Tr Num:	NALF-128849905
SERFF Status:	Closed-Accepted For Informational Purposes
State Tr Num:	
State Status:	Closed-Accepted for Informational Purposes
Co Tr Num:	7493 CCI
Implementation	04/08/2013
Date Requested:	
Author(s):	Susan Carey, Michelle Goodwin, Susan Sawyer, Jessica Zelich
Reviewer(s):	Linda Bird (primary)
Disposition Date:	01/18/2013
Disposition Status:	Accepted For Informational Purposes
Implementation Date:	
State Filing Description:	

**State:** Arkansas  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** NL ABR Informational  
**Project Name/Number:** NL ABR Informational/NL ABR

**Filing Company:** National Life Insurance Company

## General Information

Project Name: NL ABR Informational  
Project Number: NL ABR  
Requested Filing Mode: Informational  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Status of Filing in Domicile: Pending  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 01/18/2013  
State Status Changed: 01/18/2013  
Created By: Jessica Zelich  
Corresponding Filing Tracking Number:

Deemer Date:  
Submitted By: Jessica Zelich

Filing Description:  
National Life Insurance Company  
NAIC No. 0634-66680

This filing is being made as an informational filing. It is our plan to implement the mortality table described within this filing on April 8, 2013, barring any disapproval from your Department prior to that date.

This filing describes a change in the mortality assumption used for our Accelerated Benefits Rider for Covered Chronic Illness, form number 7493(0200) approved on 01/31/02. A new mortality table has been established for use in the calculation of the Accelerated Benefits Amount for this rider. The new mortality table varies by smoking status, gender, and attained age and is displayed in the Appendix to the Actuarial Memorandum. This change will affect all previously approved products in our portfolio.

The Accelerated Benefits Amount is calculated as the present value of the applicable death benefit plus an adjustment for future dividends, if applicable, less an adjustment for future premiums and less an administrative fee, if the fee is applicable.

This mortality assumption change will be used with all of the life insurance products in our portfolio which utilize this rider. It will apply to all new issues of policies that have the Accelerated Benefits Rider issued with them, as well as all in force policies when the Accelerated Benefits Rider is added after issue.

## Company and Contact

### Filing Contact Information

Jessica Zelich, Support Clerk	jzelich@nationallifegroup.com
National Life Insurance Company	802-229-7110 [Phone]
Montpelier, VT 05604	802-229-3131 [FAX]

### Filing Company Information

National Life Insurance Company	CoCode: 66680	State of Domicile: Vermont
One National Life Drive	Group Code: 634	Company Type:
Montpelier, VT 05604	Group Name:	State ID Number:
(802) 229-3333 ext. [Phone]	FEIN Number: 03-0144090	

## Filing Fees

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**State:** Arkansas **Filing Company:** National Life Insurance Company  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** NL ABR Informational  
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Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? Yes  
Fee Explanation: Vermont charges \$50 per filing.  
Per Company: No

Company	Amount	Date Processed	Transaction #
National Life Insurance Company	\$50.00	01/17/2013	66621650

<b>SERFF Tracking #:</b>	NALF-128849905	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	7493 CCI
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	01/18/2013	01/18/2013

<b>SERFF Tracking #:</b>	NALF-128849905	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	7493 CCI
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<b>Product Name:</b>	NL ABR Informational				
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## Disposition

Disposition Date: 01/18/2013

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Actuarial Memorandum		No